

1. A method for employing a technical protection service pursuant to the issuance or maintenance of a data / presence insurance policy by another, the method to be performed by an entity desiring coverage by the policy, the method comprising the steps of:

the entity contracting for the employment of a technical protection service, the contracting step memorialized in an agreement whose named parties or intended beneficiaries include an insurer and the insured entity; and the insured entity employing the technical protection service pursuant to the agreement.

2. The method of claim 1, wherein the contracting step memorializes an agreement whose named parties or intended beneficiaries include a technical services provider, the insurer, and the insured entity, wherein the insured entity employs the technical protection service provided by the technical services provider under the agreement, and wherein the technical services provider reports to the insurer on the status of the technical protection service.

3. The method of claim 1, wherein the employing step employs a data mirroring service as the technical protection service.

4. The method of claim 1, wherein the employing step employs a virus detection service as the technical protection service.

5. The method of claim 4, wherein the employing step employs a virus detection service as the technical protection service, and the method further comprises employing the technical protection service of keeping a snapshot which can be used for rollback and data recovery if a virus is detected.

6. The method of claim 1, wherein the contracting step memorializes data insurance in the agreement.

7. The method of claim 1, wherein the contracting step memorializes presence insurance in the agreement.

8. A method for providing technical protection services pursuant to the issuance or maintenance of a data / presence insurance policy by another, the method to be performed by a technical services provider, the method comprising the steps of:

the technical services provider contracting to provide an entity with a technical protection service, the contracting step memorialized in an agreement whose named parties or intended beneficiaries include the technical services provider, an insurer, and the insured entity; and

the technical services provider providing the insured entity with the technical protection service pursuant to the agreement.

9. The method of claim 8, wherein the providing step provides a data mirroring service as the technical protection service.

10. The method of claim 8, wherein the providing step provides a virus detection service as the technical protection service.

5 11. The method of claim 10, wherein the providing step provides a virus detection service as the technical protection service, and the method further comprises providing the technical protection service of keeping a snapshot which can be used for rollback and data recovery if a virus is detected.

10 12. The method of claim 8, wherein the contracting step memorializes data insurance in the agreement.

13. The method of claim 8, wherein the contracting step memorializes presence insurance in the agreement.

15 14. A method for providing data / presence insurance coverage to an entity in view of a technical protection service to be employed by or provided to the entity, the method to be performed by an insurer, the method comprising the steps of:

20 calculating a premium for the data / presence insurance coverage, the premium calculation depending on an expected result of the technical protection service; and

contracting with the insured entity for the data / presence insurance coverage in view of the technical protection service, the contracting step

memorialized in an agreement whose named parties or intended beneficiaries include the insurer and the insured entity.

15. The method of claim 14, wherein the contracting step memorializes an agreement whose named parties or intended beneficiaries include a technical services provider, the insurer, and the insured entity, and wherein the technical services provider provides the technical protection service to the insured entity under the agreement

16. The method of claim 15, wherein the technical services provider reports to the insurer on the status of the technical protection service.

17. The method of claim 14, wherein the calculating step depends on the expected result of a data mirroring service as the technical protection service.

18. The method of claim 14, wherein the calculating step depends on the expected result of a geographic spread accomplished by the technical protection service.

19. The method of claim 14, wherein the calculating step depends on the expected data recovery time resulting from the technical protection service.

20. The method of claim 14, wherein the calculating step depends on the expected result of multiple recovery methods provided by the technical protection service.

21. The method of claim 14, wherein the calculating step depends on the expected result of virus detection provided by the technical protection service.

22. The method of claim 14, wherein the contracting step memorializes data insurance in the agreement.

23. The method of claim 14, wherein the contracting step memorializes presence insurance in the agreement.

24. A system comprising a storage medium configured with insured data belonging to an insured entity, and a technical services means for supporting the provision to the insured entity of technical data protection services pursuant to an agreement whose named parties or intended beneficiaries include a technical services provider, an insurer, and the insured entity.

25. The system of claim 24, wherein the technical services means comprises remote mirroring tools.

26. The system of claim 24, wherein the technical services means comprises anti-virus software.

27. A signal embodied in a computer, the signal comprising an agreement whose named parties or intended beneficiaries include an insurer and an insured entity,

and whose terms require the use of a technical data protection service to protect data of the insured entity.

28. The embodied signal of claim 27, wherein the named parties or intended beneficiaries further include a technical services provider, and the terms require the technical services provider to provide the technical data protection service to the insured entity.

29. A configured storage medium embodying data and instructions readable by a computer system to perform a method for providing an insured entity with technical data protection services, the services to be provided pursuant to an agreement whose named parties or intended beneficiaries include a technical services provider, an insurer, and the insured entity, and whose terms require the technical services provider to provide the insured entity with the services, the method comprising the steps of providing the insured entity with the technical data protection services pursuant to the agreement, and providing the insurer electronically with a report on the status of such provision of services.

30. A method for providing data insurance based on data mirroring services, comprising the steps of:

an insurer calculating an insurance premium for a data insurance policy;

and

the insurer contracting to provide data insurance under the policy to an insured entity subject to the use of technical data protection services, the contracting step memorialized in an agreement whose named parties or intended beneficiaries include the insurer, a technical services provider, and the insured entity.

31. The method of claim 30, wherein the calculating step uses a pure premium method of rate calculation.

32. The method of claim 30, wherein the calculating step uses a loss ratio method of rate calculation.

33. The method of claim 30, wherein the calculating step factors in an expected result of virus scanning to be performed on the data as a technical data protection service.

34. The method of claim 30, wherein the calculating step factors in an expected data recovery period.

35. The method of claim 30, wherein the calculating step factors in an expected geographic dispersion of data which is backed up by a technical data protection service.

36. The method of claim 30, wherein the calculating step factors in an expected technical data protection service employing multiple methods of data recovery.

37. The method of claim 30, wherein the contracting step memorializes in the
5 agreement a right of the insurer to inspect and approve data recovery facilities at a location operated by the insured entity.